From: keith heard <shiftolo@yahoo.com>

Sent: Sunday, January 24, 2010 7:03 PM

To: secretary < secretary @CFTC gov>

Subject:

I am a small investor, I cannot understand for the life of me why the CFTC would want to limit leverage in retail forex trading to 10:1, eliminating hedging was crippling enough to the small investor, why is the CFTC trying to eliminate the small investor?